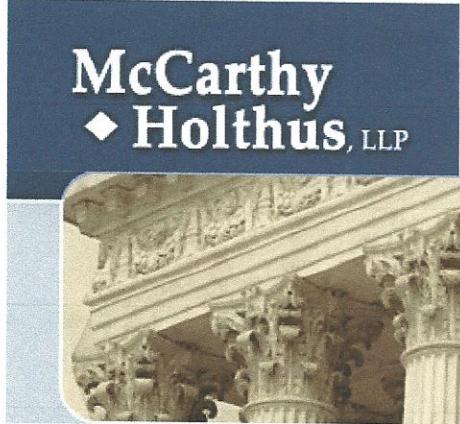


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McCarthy & Holthus

McCarthy Holthus, LLP is a multi-state law firm with years of experience in successfully representing financial institutions in a variety of banking law matters with a specialization of mortgages in default. McCarthy Holthus, LLP provides services in the states of California, Nevada, Arizona, Washington, Oregon, and New Mexico in legal representation before U.S. Bankruptcy Courts, U.S. District Courts and State Courts.

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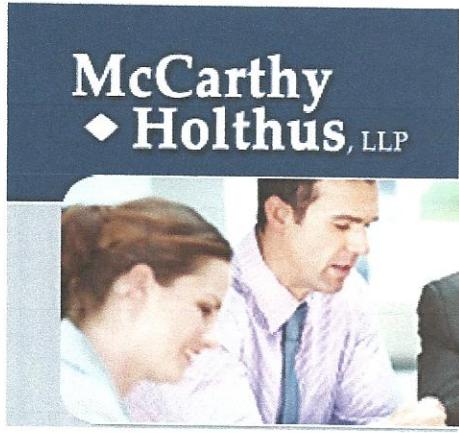


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McCarthy & Holthus, LLP's attorneys and management have years of experience in mortgage servicing and specifically managing mortgages in default. McCarthy & Holthus serves the states of Arizona, California, Nevada, New Mexico, Oregon, and Washington in legal representation before U.S. Bankruptcy Courts, U.S. District Courts and the State Courts. We pride ourselves on knowing the judges and the "local-local" rules to effectively represent our Lender clients. We can represent financial institutions from routine to complex litigation. We understand that our clients rely upon us and we recognize the great responsibility that comes with each referral sent to McCarthy & Holthus, LLP. Managing timelines is a way of life so that we can provide "Service Second to None."

Founding Partners**Thomas J. Holthus**

Thomas J. Holthus has been managing default servicing from both a legal and business perspective since 1984. Mr. Holthus is an AV rated attorney by Martindale-Hubble and is licensed to practice law in the states of California, Nevada, and Nebraska. Mr. Holthus has been a partner in McCarthy & Holthus, LLP since 1999. Previously Mr. Holthus was Executive Vice President and Manager of the Asset Resolution Division of Homecomings Financial Network, Inc., a wholly owned subsidiary of GMAC/RFC. Mr. Holthus was CEO and General Counsel of American Custody Corp (ACC) which was sold to GMAC/RFC in 1996. Prior to ACC, Mr. Holthus was Senior Vice President and General Counsel of Northeast Savings, F.A.

Kevin R. McCarthy

Kevin R. McCarthy is licensed to practice in the State of California and a founding partner of McCarthy & Holthus, LLP. Mr. McCarthy also an AV rated attorney is a member of the California State Bar Association's Real Property Section and member of the MBA Legal Affairs Committee. Further, his membership in numerous organizations such as The United Trustee's Association and The Mortgage Banker's Association allows him to be at the forefront in the industry. Mr. McCarthy has over 25 years in the real estate industry and uses his extensive experience to help develop practical responses and solutions for lender needs.

Partners**Matthew E. Podmenik**

Matthew E. Podmenik is a Managing Partner for McCarthy & Holthus, LLP. He received his Bachelor of Science in Business Administration from the University of Dayton and an MBA and JD from the University of Toledo. Mr. Podmenik was a research assistant to Professor Roger Anderson and his work can be seen in the update to the textbook Fundamentals of Trusts and Estates. Mr. Podmenik has

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authored articles involving foreclosure issues for the United Trustee Association and the California Real Property Law Reporter. Mr. Podmenik is admitted to practice in the State of California.

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JaVonne M. Phillips joined McCarthy & Holthus in 2003 and is its Bankruptcy Managing Partner. She has extensive legal experience with a business background. Ms. Phillips obtained a Bachelor Degree in Business Administration with emphasis in Finance from the University of Oklahoma in 1992. She graduated from the University Of San Diego School Of Law in 1995. Her legal work ultimately led her to accepting a position at the Stanislaus County District Attorney's Office in Modesto, California, where she rapidly became a Senior Prosecutor. She possesses extensive courtroom experience, which includes conducting over 40 jury and bench trials. Ms. Phillips is admitted to practice law in the State of California.

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Kristin Schuler-Hintz is the Managing Partner for the Nevada office of McCarthy & Holthus. Ms. Schuler-Hintz, graduated from the University of Nevada Las Vegas, with a BA in Psychology and obtained her law degree from the University of San Diego School of Law in 1999. While at USD, she received the CALI Award for Excellence in Conflict of Laws and was recognized as one of the best Oral Advocates during her first year of Law School. In addition, she contributed to the Children's Regulatory Law Reporter and was published in the Journal of Contemporary Legal Issues – Issues in California Family Law. Ms. Schuler-Hintz is a frequent guest speaker at CLE's on the subject of foreclosure mediation and Lender/Servicer related issues. She is admitted to practice law before all the Courts in the States of California and Nevada.

Paul M. Levine

Paul M. Levine is the managing partner in the Scottsdale, Arizona office. Mr. Levine has been in practice since 1983 and has tried numerous jury and non-jury trials in both state and federal court. In 2006, he was the lead attorney for a company that obtained the fifth largest jury verdict in the state of Arizona. Mr. Levine is licensed to practice in all state and federal courts in Arizona and California. Mr. Levine is a member of the real property section of the Arizona state bar.

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Melissa Robbins Coutts

Melissa Robbins Coutts is the Civil Litigation Managing Attorney. She attended Northern Arizona University, where she obtained a Bachelor of Arts in English and a Bachelor of Science in Criminal Justice. Ms. Coutts graduated Cum Laude from California Western School of Law in 2006. While at California Western, she was a member of Law Review and was published in the California Western International Law Journal. Before joining the firm, she clerked for the Hon. Ruben B. Brooks, Hon. Anthony J. Battaglia, and Hon. Larry A. Burns of the U.S. District Court for the Southern District of California. Ms. Robbins is admitted to practice law in the state of California and Arizona.

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Matthew A. Silverman is an associate in the Scottsdale, AZ office located in Scottsdale, Arizona. After graduating from Arizona State University, where he received a Bachelor of Arts in Accounting, Mr. Silverman obtained his law degree from California Western School of Law in August 1997. Mr. Silverman began working for McCarthy Holthus in August 1997 and has continued to work for them for the past fourteen years. Mr. Silverman specializes in Bankruptcy and Foreclosure and is licensed to practice in the State of Arizona and the State of New Mexico.

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Angela Michael is an associate for the firm's Northwest office located in the Seattle area. After graduating from Gonzaga University, where she received her Bachelor of Arts with a double major in Political Science and Spanish, she earned her Juris Doctorate from the School of Law at Gonzaga University in 2002. Ms. Michael has been a guest lecturer on the subject of bankruptcy for the National Business Institute, the Pennsylvania Bar Institute, and the Washington Association of Code Enforcement. She is admitted to practice in the state and federal courts of Pennsylvania, Washington, Idaho, Oregon and Alaska. She is also admitted to the federal courts of

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David C. Scott

David C. Scott is a member in the Real Estate Litigation Department. He received a Bachelor of Arts from University of California at San Diego in 1996. He then obtained his Juris Doctorate from California Western School of Law in 2002 and was admitted to the California Bar in 2003. He has since been admitted in all of the California U.S. District Courts. He was awarded by the Advocacy Honors Board most valuable Trial Team Member, Citibank Trial Attorney of the Year in 2005, AV Preeminent™ rated by Martindale-Hubble Attorney since 2012 to present, listed in San Diego Magazine, March 2013 ed. as a Top Lawyer in San Diego for Real Estate Litigation.

Jennifer Wong

Jennifer Wong is an Associate in the Bankruptcy Department at McCarthy & Holthus, LLP. After graduating from the University of California, Santa Barbara (UCSB), where she earned her Bachelor of Arts degree in Business Economics, she received her Juris Doctorate from California Western School of Law in 2006. While attending California Western, Ms. Wong clerked for the Employee Rights Center where she assisted employees with wage disputes and unemployment insurance matters. She was inducted to California Western's Pro Bono Honors Program in 2004. In December 2009, Ms. Wong was elected to serve on the Board of Directors for the San Diego Bankruptcy Forum. She was elected to serve as Secretary of the Forum in January 2010. Ms. Wong is admitted to practice law in the State of California.

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Seth M. Harris is an associate in the Civil Litigation Department. Prior to receiving his law degree, Mr. Harris graduated with a Bachelor of Science in Business Administration from California State University San Marcos in 2004. He subsequently obtained his Juris Doctorate from Whittier Law School in 2007; graduating Cum Laude. Admitted to the California bar in 2007, Mr. Harris was then admitted in the Southern, Central and Northern Districts of California of the U.S. District Court. While attending Whittier Law School, Mr. Harris was a member of the Whittier Law Review and was awarded the CALI Award of Excellence in Contracts. Mr. Harris' has worked in a professional law office since 2001.

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Charles E. Bell is an associate in the Civil Litigation Department. After graduating from California Polytechnic State University, San Luis Obispo, where he earned his Bachelor of Arts in Political Science and minored in Ethnic Studies, he received his Juris Doctorate from California Western School of Law in 2007. While attending California Western School of Law, Mr. Bell served as President of the Black Law Students Association, worked as a legal intern with the San Diego County Public Defender's Office – Felony Division, and was a Judicial Extern for Honorable Judge John Houston in the United States District Court for the Southern District. Mr. Bell is admitted to practice law in the state of California, as well as in the Southern, Central, Eastern and Northern United States District Courts.

Kelly M. Raftery

Kelly M. Raftery is an associate attorney in the Bankruptcy Department at McCarthy & Holthus, LLP. After graduating from The American University's School of Public Affairs in 2003 with Bachelor of Arts in Political Science, Ms. Raftery received her Juris Doctorate in 2006 from Thomas Jefferson School of Law. During law school, Ms. Raftery studied Comparative Constitutional Law under Supreme Court Justice Ruth Bader Ginsburg, who provided an in-depth analysis on the rights of individuals held as enemy combatants by the United States. Ms. Raftery is admitted to practice law in the State of California, as well as in the Southern, Central, Eastern and Northern districts of the United States District Court.

Matthew Learned

Matthew Learned is an associate in the Civil Litigation Department at McCarthy & Holthus, LLP. He received his Bachelor of Science in Business Administration from the University of Nevada, Las Vegas in 2002. He subsequently received his MBA from San Diego State University and his Juris Doctor from California Western School of Law. While at California Western, Mr. Learned became a member of the Pro Bono Honors Society for his volunteer work with the California Innocence Project. Prior to becoming an associate at McCarthy & Holthus, his strong business sense led him to intern with

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Andrew Hall is an associate in the Civil Litigation department. Mr. Hall received his B.A. from University of San Diego and J.D. from Thomas Jefferson School of Law. Mr. Hall's education at Thomas Jefferson culminated with recognition on the Distinguished Honor Roll in his final semester. Mr. Hall earned Admitted to the California Bar in October, 2008 and was subsequently admitted all District Courts of California.

Seth J. Adams

Seth J. Adams is an Associate Attorney in the Reno, Nevada office servicing Northern Nevada who practices in the areas of Bankruptcy, Foreclosure Mediation and Mortgage related civil litigation. After graduating from Northern Arizona University, he worked for several large financial institutions before attending Gonzaga University where he acquired his J.D. and M.B.A. While enrolled at Gonzaga, Mr. Adams was a member of Moot Court Honors Council, a clerk for University Legal Assistance, and a semi-finalist in the ABA Client Counseling Competition. Mr. Adams is admitted to practice law in the state of Nevada.

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Kristin A. Zilberstein is a senior associate in the Bankruptcy Department at McCarthy & Holthus, LLP. Ms. Zilberstein obtained a Bachelor Degree from the University of California, San Diego in Economics with an Emphasis in Business and an Emphasis in the Environment in 1995. She graduated from California Western School of Law in 1998 and passed the bar that same year. Originally, her career began in general liability insurance defense where she gained extensive experience handling all aspects of Civil Litigation including jury trials. Ms. Zilberstein is admitted to practice law in the State of California including the Southern, Central, Eastern, and Northern districts of California of the United States District Court.

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Thomas J. Ruhrup is an associate in the Civil Litigation Department. He received his Bachelor of Science Degree from Western Michigan University in 1970. After serving in the U.S. Navy he earned his law degree from Western State University College of Law in 1983. He has been involved in the real estate industry since 1974 and in the title insurance industry since 1976. Mr. Ruhrup has represented several public agencies during his career. He has served as chairman of Real Property Law Section of the San Diego Bar Association. Mr. Ruhrup was regional underwriting counsel for a nationwide title insurer for 20 years before joining McCarthy & Holthus, LLP. He has served on many committees of the California Land Title Association. Mr. Ruhrup has been a frequent public speaker and lecturer on the foreclosure process and all aspects of title insurance. Mr. Ruhrup was admitted to practice law in California and in the U.S. District Court for the Southern District of California on December 12, 1983. He was admitted to the U.S. District Court for the Eastern, Central and Northern Districts of California in November of 2009. Mr. Ruhrup is rated AV® Preeminent™ 4.8 out of 5 by Martindale-Hubbell.

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Christopher M. Hunter is an associate in the Las Vegas office practicing in the areas of Bankruptcy and mortgage related Civil Litigation. Mr. Hunter graduated cum laude from Stetson University College of Law in St. Petersburg, Florida in 1982. He is licensed to practice in Nevada and Florida. Mr. Hunter's entire legal career has revolved around financial institutions. He practiced in several different firms, was general counsel for three financial institutions, including Republic Bank in St. Petersburg, Florida and was a section chief with FDIC. Mr. Hunter has been practicing in Las Vegas since 2002.

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Sherry A. Moore is an associate in the Las Vegas, Nevada office practicing in the areas of Bankruptcy and Unlawful Detainer. Ms. Moore graduated magna cum laude from the University of Nevada, Las Vegas with a B.A. in Criminal Justice in 2002. She earned her J.D. from the William S. Boyd School of Law in 2008. During her tenure at Boyd, Ms. Moore was a staff member of Nevada Law Journal, earned a CALI Award for Excellence in Criminal Law, and worked as both a law clerk and paralegal. Her student note entitled "Nevada's Comprehensive Theft Statute: Consolidation or Confusion?" was published in the Nevada Law Journal in the spring of 2008. Prior to joining McCarthy & Holthus in March 2010, she practiced for a local firm whose practice areas included bankruptcy, family law, criminal law, business law, and civil litigation. Ms. Moore was admitted to practice law in the State of Nevada in October 2008, and was subsequently admitted to the U.S. District Court, District of Nevada in May 2009.

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Mary Stearns is an associate in the civil litigation department for the firm's Northwest office in the Seattle area. After graduating from the Cal State University of Long Beach, Ms. Stearns earned her Juris Doctorate from Loyola Law School, Los Angeles. She is admitted to practice in the Courts of the State of California, as well as the State of Washington. She is also admitted to the U.S. District Courts of the Central and Southern Districts of California, the Eastern and Western Districts of Washington, and the Ninth Circuit Court of Appeals. Before joining McCarthy & Holthus, Ms. Stearns worked as a senior litigation associate for a Century City family law firm for approximately four years. Prior to that, she was a partner in her own firm in Los Angeles where her practice focused on bankruptcy, real estate and business civil litigation, and family law. She had served as Judge Pro Tem for the Los Angeles Municipal Courts and has tried, arbitrated, and mediated numerous cases.

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Mathew LaCroix is a bankruptcy associate for the firm's Northwest office located in the Seattle area. After graduating cum laude from Western Washington University, where he received his Bachelor of Arts in Political Science, he received his Juris Doctorate from Seattle University School of Law in 2009. During his undergraduate years, Mr. LaCroix spent time working for the Washington State Senate and also served as a research assistant on the topic of the impact of Amici on decisions of the U.S. Supreme Court. During law school he worked for a small real estate and bankruptcy firm before becoming an associate attorney for the same. He is admitted to practice in the State of Washington and in the U.S. District Courts for Eastern and Western Washington.

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Julie Corriveau is an associate in the San Diego, CA office. Ms. Corriveau has specialized in civil litigation since 1998. She received her Bachelor of Arts degree in Political Science from the University of San Diego in 1995 and obtained her juris doctorate degree from Creighton University School of Law in 1998. While in law school, Ms. Corriveau received the CALI Award for Excellence in European Economic Community Law and was recognized as the Best Oral Advocate in Domestic Moot Court Competition. Ms. Corriveau attended and received certification from The Hague Academy of International Law in Den Haag, Netherlands. In addition to her litigation work Ms. Corriveau is a Court Appointed Special Advocate (CASA) for foster care children in San Diego County. Ms. Corriveau is admitted to practice before all the courts of the State of California as well as the United States District Court for the Southern, Central, Eastern and Northern Districts of California.

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Andrew J. Boylan is an associate attorney and Director of the firm's Risk Management and Compliance Department. After graduating from the University of San Diego, where he earned his Bachelor of Arts degree in Political Science and Spanish, he received his Juris Doctorate degree from the University Of San Diego School Of Law and his MBA from the University Of San Diego Graduate School Of Business Administration. He is a member of the United Trustee's Association and has spoken on Regulatory Compliance issues at numerous mortgage industry events like the Five Star Conference and Expo. Mr. Boylan is admitted to practice law in the state of California.

Robert W. McDonald

Robert W. McDonald is an associate in the firm's Washington office. Robert grew up in Virginia and attended Virginia Commonwealth University earning both an undergraduate and graduate degree in criminal justice. Following graduate school Robert then studied law at California Western School of Law, graduating in 2010. He was admitted to practice law in the state of California in 2010 and in state of Washington in 2011. Prior to joining McCarthy & Holthus, Robert worked as a public defender in Seattle.

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Christopher J. Dylla is an associate attorney in the Bankruptcy Department in the Scottsdale, Arizona Office. After graduating from South Dakota State University, Magna Cum Laude, where he earned a Bachelor of Arts Degree in Political Science and Spanish in 2005, he received his Juris Doctor from the University of South Dakota in May of 2008. Prior to joining McCarthy & Holthus, Mr. Dylla practiced consumer bankruptcy and represented debtors in Chapter 7 and Chapter 13 bankruptcies. He was admitted to practice law in the State of Arizona in 2009 as well as the U.S. District Court for the District of Arizona.

Inku Nam

Inku Nam is an associate in the Las Vegas, Nevada office, practicing in the areas of Bankruptcy and Real Property Foreclosure. After graduating from U.C. San Diego with an undergraduate degree in Economics, Mr. Nam returned to Las Vegas and provided financial services at a brokerage firm and bank. He then earned his Juris Doctorate from the William S. Boyd School of Law and in 2010 was admitted to practice law in both the state and federal courts of Nevada. Mr. Nam is active in the areas of dispute resolution, including having been previously selected for appointment as a mediator with the Nevada Foreclosure Mediation Program.

Robert Brandon Hakari

Robert Brandon Hakari is an associate in the Civil Litigation Department and works at the firm's Oregon office. He received his Bachelor of Arts in Chemistry from Texas A&M University in 2008 and his law degree from Michigan State University in 2011. While in law school, he worked as a clinician at MSU's Housing Law Clinic and served as a judicial extern for the Honorable Stacey Jernigan of the United States Bankruptcy Court, Northern District of Texas. Mr. Hakari has been a member of the Oregon bar since 2011, and is a licensed Patent Attorney.

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Alison C. Lienau is a compliance attorney in the firm's Risk Management & Compliance Department. Ms. Lienau obtained her Juris Doctorate degree from the Arizona State University College of Law and is licensed to practice law in California and Arizona. Prior to joining the firm, Ms. Lienau served as a civil litigator for two years, primarily practicing in the areas of real property, foreclosure, and employment law. Preceding law school, Ms. Lienau earned a Bachelor of Arts in English from Pepperdine University and worked as an accountant at IBM.

Lila Zhao

Lila Zhao is a compliance attorney in the firm's Risk Management & Compliance Department. Ms. Zhao received her Juris Doctorate from Duke University School of Law and her Bachelor of Arts from the University of California, San Diego. Prior to joining the firm, Ms. Zhao worked for a professional shareholder representation firm. During law school, Ms. Zhao worked as a law library research assistant and served as Staff Editor for the Duke Journal of Comparative and International Law. Ms. Zhao is a member of the UCSD Alumni Club of San Diego. Ms. Zhao is admitted to practice law in the state of California.

Gregory Belnap

Gregory Belnap is an associate in the Civil Litigation department. He received his Bachelor of Arts in Philosophy from Brigham Young University. He subsequently obtained his Juris Doctor from the University of San Diego School of Law in 2008. Prior to joining McCarthy & Holthus, LLP, Mr. Belnap practiced in the area of General Civil Litigation and was General Counsel for a Real Estate Company. Mr. Belnap is a member of the California State Bar Association's Litigation and Real Property Law Sections and was admitted to practice law in the State of California in 2008.

Casey Pence Casey Pence is the Managing Attorney for the Firm's Oregon Office. She received her Bachelor of Arts in Economics from Portland State University and her J.D. from Northwestern School of Law at Lewis and Clark, where she graduated as a Business Roundtable Scholar, Cornelius Honor Society Member, and the Managing Editor of Animal Law. Prior to joining the Firm, she worked as a judicial clerk for the Honorable Stephen S. Trott on the Ninth Circuit Court of Appeals; as a partner at Moffatt Thomas in Boise, Idaho; and as a Supervising Attorney in Portland, Oregon law firm. Mrs. Pence joined the Firm in 2012, and works on foreclosure, bankruptcy, eviction and commercial litigation cases. She is currently a member of the Oregon

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Amber Labrecque is an associate attorney in the Civil Litigation Department and is located in the Oregon office. Ms. Labrecque received her Bachelor of Arts in Economics from the University of California at Berkeley in 2005 and her Juris Doctorate from the Northwestern School of Law at Lewis and Clark College in 2009. Ms. Labrecque was admitted to practice law in the state of Oregon in 2009. Before joining the firm, Ms. Labrecque practiced in the areas of judicial foreclosures and post-foreclosure evictions.

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Logan Marcus is an Associate Attorney in the Civil Litigation Department. Ms. Marcus graduated from Syracuse University in 2003 with a Bachelor of Arts Degree in Psychology. She obtained her law degree from California Western School of Law. While in law school, Ms. Marcus was a clinical student with the California Innocence Project. Prior to joining McCarthy & Holthus, Ms. Marcus practiced in the areas of Criminal Defense, Business Litigation, Civil Litigation, and Employment Law.

Carrie Majors-Staab

Carrie Majors-Staab is an associate in the Civil Litigation Department and works at the firm's Oregon office. She graduated from Northwestern School of Law of Lewis and Clark College, where she earned her Juris Doctorate. Most of her career has centered around real estate transactions. After clerking in a business law office, Ms. Majors-Staab worked for an Oregon municipality assisting the acquisition of land for public open-space. She then served as Regional In-house counsel for a national telecommunications tower company's tower building program. After that she served as In-house counsel for loan servicing company. Ms. Majors-Staab is admitted to the United States District Court for the District of Oregon and has been a member of the Oregon State Bar since 1998.

Chris Fowler

Chris Fowler From 2005 to 2008 Mr. Fowler was in private practice, handling corporate, commercial, real property, mortgage and debtor-creditor litigation. From 2008 to 2010 Mr. Fowler was an Enforcement Officer with the State of Oregon's Division of Finance and Corporate Securities, conducting investigations into securities and mortgage fraud cases and preparing cases for administrative, civil and criminal prosecution. In this capacity he worked jointly with Oregon Department of Justice, the SEC, the FBI, state and federal receivers, the US Trustee's Office, and the US Attorney's office on civil and criminal mortgage and securities cases. For the past 5 years Mr. Fowler has managed a large civil trial and motion practice in commercial and residential foreclosures, has also tried eviction cases, and successfully briefed and won an appeal of one of his eviction trials. Mr. Fowler also appears on occasion in bankruptcy and federal district court. He has argued over 50 motions in state court in the past two to three years on foreclosure matters, and currently has a civil trial and motion practice focused on high visibility, problem cases Mr. Fowler has a B.A. in Philosophy from the University of Texas (2000), a J.D. from the University of Tennessee (2003), and an LL.M. in Bankruptcy from St. John's University, NY (2004).

Lisa Lear

Lisa Lear is an associate in the civil litigation department. Ms. Lear grew up in Colorado and received a Bachelor of Arts, magna cum laude in Sociology from the University of Colorado, where she wrote an Honors Thesis on "Delinquency and Education." Ms. Lear then moved to Oregon, where she earned her Juris Doctorate, summa cum laude, from Lewis and Clark Law School. Following graduation, Ms. Lear clerked for the Honorable George A. Van Hoomissen at the Oregon Court of Appeals for three years. Prior to joining McCarthy & Holthus, Ms. Lear practiced as an appellate attorney for 23 years, and has practiced creditors' rights law since that time. She is admitted to practice in the state of Oregon, as well as to the U.S. District Court in Oregon, the Sixth, Eighth, Ninth, and Tenth Circuits, and the Supreme Court of the United States.

David Rankin

David Rankin is an associate in the Evictions Department, and works at the firm's San Diego office. He received his B.B.A. in Management from Southern Methodist University in 2006. He then received his Juris Doctorate degree from the University of

San Diego School of Law in 2009, and he received his LL.M. in Taxation from the University of San Diego School of Law in 2009. While in law school, Mr. Rankin served as a Comment Editor for the San Diego International Law Journal, and worked as a taxpayer representative for the California State Tax Clinic. Mr. Rankin was admitted to the California Bar in 2010. Prior to joining McCarthy & Holthus, LLP, Mr. Rankin served as a civil litigator representing neighborhood banks and small businesses in the areas of creditor's rights litigation, secured real property finance, foreclosures, lease and sales transactions, estate planning, and entity formations, governance, and compliance.

James Nicita

James Nicita earned his Juris Doctor from Wayne State University Law School in Detroit, Michigan in 2002. He was the school's annual Freeman Fellow in the summer of 2001. The award allowed him to attend the summer session in public international law at the Hague Academy of International Law in The Hague, Netherlands. He spent his third year of law school as a visiting student at Lewis & Clark Law School in Portland, Oregon, where he earned that school's Certificate in Environmental and Natural Resources Law. In addition, he holds a Master's Degree in Urban Planning from the University of Michigan. His legal practice has focused on the following areas of law: real estate, land use, government, municipal, environmental, administrative, bankruptcy, historic preservation, and Native American Law."

Andreanna C. Smith Andreanna C. Smith is an associate attorney in the Civil Litigation department in the Oregon office. She graduated from Grand Canyon University summa cum laude in 2005 with a Bachelor of Arts in English Literature. Ms. Smith spent several years as a managing editor of a magazine in Scottsdale, Arizona before receiving her law degree from Phoenix School of Law in 2011. In law school, she contributed to and was an executive editor of the PSL Law Review and was a Rule 38 intern at the Surprise City Prosecutor's Office. She also served as the Vice President of the Federalist Society. Ms. Smith was admitted to practice in Arizona in 2012 and in Oregon in 2013. Prior to joining the firm, she clerked for the Arizona Attorney General's Office in the Civil Rights department, reviewing discrimination claims in the areas of employment, public accommodation, and housing.

Brady Godbout Brady Godbout is an Associate Attorney in the Firm's Civil Litigation Department in Portland, OR. Mr. Godbout obtained his Bachelor's Degree in Political Science from the University of Nebraska-Lincoln and obtained his JD from the Phoenix School of Law. During law school, he worked for several state and city municipalities including the Maricopa County Superior Court, the Maricopa County Attorney's Office, and the City of Avondale Prosecutor's Office. After graduating, Mr. Godbout worked for the Arizona Justice Project as a contract attorney. He is currently admitted to practice law in both Arizona and Oregon.

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